

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
WILKES BARRE DIVISION**

|                          |   |                        |
|--------------------------|---|------------------------|
| In re: KRISTEN LYNN HOPE | § | Case No. 5:18-bk-00327 |
| JOHN EDWARD WITCOFSKY    | § |                        |
|                          | § |                        |
| Debtor(s)                | § |                        |

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 01/29/2018.
- 2) The plan was confirmed on 06/14/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 01/30/2023.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$58,261.00.
- 10) Amount of unsecured claims discharged without full payment: \$152,915.80.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

|   |              |                     |
|---|--------------|---------------------|
| Total paid by or on behalf of the debtor(s) | \$ 18,000.00 |                     |
| Less amount refunded to debtor(s)           | \$ 0.00      |                     |
| <b>NET RECEIPTS</b>                         |              | <b>\$ 18,000.00</b> |

**Expenses of Administration:**

|  |             |                    |
|--|-------------|--------------------|
| Attorney's Fees Paid Through the Plan          | \$ 5,206.29 |                    |
| Court Costs                                    | \$ 0.00     |                    |
| Trustee Expenses & Compensation                | \$ 1,320.60 |                    |
| Other  | \$ 0.00     |                    |
| <b>TOTAL EXPENSES OF ADMINISTRATION</b>        |             | <b>\$ 6,526.89</b> |
| Attorney fees paid and disclosed by debtor(s): | \$ 0.00     |                    |

**Scheduled Creditors:**

| Creditor Name                | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Interest Paid |
|------------------------------|-------|-----------------|----------------|---------------|----------------|---------------|
| ADAM R WEAVER ESQUIRE        | Lgl   | 0.00            | NA             | NA            | 5,206.29       | 0.00          |
| CARON COUNTY BUREAU OF       | Sec   | 0.00            | 813.43         | 813.43        | 813.43         | 0.00          |
| CITIZENS BANK                | Uns   | 11,974.00       | 12,529.84      | 12,529.84     | 1,209.36       | 0.00          |
| TAYLOR NORTHEAST             | Uns   | 2,049.98        | 2,049.98       | 2,049.98      | 197.86         | 0.00          |
| FIFTH THIRD BANK             | Uns   | 12,871.00       | 13,683.16      | 13,683.16     | 1,320.67       | 0.00          |
| US BANK NATIONAL ASSOCIATION | Sec   | 13,710.00       | 11,350.52      | 656.15        | 130.79         | 0.00          |
| CITIBANK, NA                 | Uns   | 2,072.00        | 2,446.45       | 2,446.45      | 236.13         | 0.00          |
| PNC BANK                     | Sec   | 11,134.00       | 16,700.28      | 2,248.83      | 0.00           | 0.00          |
| PNC BANK                     | Sec   | 13,890.00       | 25,443.88      | 1,075.65      | 1,075.65       | 0.00          |
| US BANK NATIONAL ASSOCIATION | Uns   | 1,977.00        | 1,893.25       | 1,893.25      | 182.73         | 0.00          |
| WELLS FARGO                  | Uns   | 2,384.00        | 2,500.00       | 2,500.00      | 241.30         | 0.00          |
| MIDLAND CREDIT MGMT;         | Uns   | 14,149.00       | 6,705.41       | 6,705.41      | 647.20         | 0.00          |
| MIDLAND CREDIT MGMT;         | Uns   | 0.00            | 8,247.39       | 8,247.39      | 796.03         | 0.00          |
| QUANTUM3 GROUP, LLC          | Uns   | 4,143.00        | 4,964.58       | 4,964.58      | 479.18         | 0.00          |
| QUANTUM3 GROUP, LLC          | Uns   | 8,649.00        | 9,848.00       | 9,848.00      | 950.51         | 0.00          |
| QUANTUM3 GROUP, LLC          | Uns   | 898.00          | 1,039.89       | 1,039.89      | 100.37         | 0.00          |
| QUANTUM3 GROUP, LLC          | Uns   | 2,985.00        | 3,485.02       | 3,485.02      | 336.37         | 0.00          |
| QUANTUM3 GROUP, LLC          | Uns   | 775.00          | 709.26         | 709.26        | 68.46          | 0.00          |

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**Scheduled Creditors:**

| Creditor                   |              | Claim            | Claim           | Claim          | Principal   | Interest    |
|----------------------------|--------------|------------------|-----------------|----------------|-------------|-------------|
| <u>Name</u>                | <u>Class</u> | <u>Scheduled</u> | <u>Asserted</u> | <u>Allowed</u> | <u>Paid</u> | <u>Paid</u> |
| QUANTUM3 GROUP, LLC        | Uns          | 747.00           | 821.10          | 821.10         | 79.25       | 0.00        |
| QUANTUM3 GROUP, LLC        | Uns          | 2,710.00         | 3,079.23        | 3,079.23       | 297.21      | 0.00        |
| QUANTUM3 GROUP, LLC        | Uns          | 748.00           | 868.96          | 868.96         | 83.87       | 0.00        |
| QUANTUM3 GROUP, LLC        | Uns          | 0.00             | 70.61           | 70.61          | 6.81        | 0.00        |
| BANK OF AMERICA            | Sec          | 0.00             | NA              | NA             | 0.00        | 0.00        |
| SYNCHRONY BANK             | Uns          | 0.00             | 1,153.00        | 1,153.00       | 111.29      | 0.00        |
| RESURGENT CAPITAL SERVICES | Uns          | 12,467.00        | 13,482.18       | 13,482.18      | 1,301.27    | 0.00        |
| RESURGENT CAPITAL SERVICES | Uns          | 14,910.00        | 8,288.73        | 8,288.73       | 800.00      | 0.00        |
| PNC BANK                   | Sec          | 49,557.00        | 49,231.52       | 0.00           | 0.00        | 0.00        |
| BANK OF AMERICA            | Sec          | 0.00             | 205,519.20      | 7.37           | 7.37        | 0.00        |
| CARBON COUNTY ADULT        | Sec          | 1,918.43         | NA              | NA             | 0.00        | 0.00        |
| REAL TIME SOLUTIONS        | Sec          | 211,971.00       | NA              | NA             | 0.00        | 0.00        |
| ARM LAWYERS                | Uns          | 350.00           | NA              | NA             | 0.00        | 0.00        |
| BANK OF AMERICA            | Uns          | 25,344.00        | NA              | NA             | 0.00        | 0.00        |
| BROAD MOUNTAIN EMERG PHYS, | Uns          | 573.00           | NA              | NA             | 0.00        | 0.00        |
| C2C RESOURCES LLC          | Uns          | 758.16           | NA              | NA             | 0.00        | 0.00        |
| CHASE CARD SERVICES        | Uns          | 6,777.00         | NA              | NA             | 0.00        | 0.00        |
| HTA MACHINE SHOP           | Uns          | 500.00           | NA              | NA             | 0.00        | 0.00        |
| LEHIGH VALLEY HEALTH       | Uns          | 1,802.47         | NA              | NA             | 0.00        | 0.00        |
| PNC BANK                   | Uns          | 7,200.00         | NA              | NA             | 0.00        | 0.00        |
| SANTANDER BANK NA          | Uns          | 21,011.00        | NA              | NA             | 0.00        | 0.00        |
| WILLIAM HOLAND, DENTIST    | Uns          | 180.00           | NA              | NA             | 0.00        | 0.00        |

**Summary of Disbursements to Creditors:**

|                                     | Claim<br>Allowed | Principal<br>Paid | Interest<br>Paid |
|-------------------------------------|------------------|-------------------|------------------|
| <b>Secured Payments:</b>            |                  |                   |                  |
| Mortgage Ongoing                    | \$ 0.00          | \$ 0.00           | \$ 0.00          |
| Mortgage Arrearage                  | \$ 7.37          | \$ 7.37           | \$ 0.00          |
| Debt Secured by Vehicle             | \$ 3,980.63      | \$ 1,206.44       | \$ 0.00          |
| All Other Secured                   | \$ 813.43        | \$ 813.43         | \$ 0.00          |
| <b>TOTAL SECURED:</b>               | \$ 4,801.43      | \$ 2,027.24       | \$ 0.00          |
| <b>Priority Unsecured Payments:</b> |                  |                   |                  |
| Domestic Support Arrearage          | \$ 0.00          | \$ 0.00           | \$ 0.00          |
| Domestic Support Ongoing            | \$ 0.00          | \$ 0.00           | \$ 0.00          |
| All Other Priority                  | \$ 0.00          | \$ 0.00           | \$ 0.00          |
| <b>TOTAL PRIORITY:</b>              | \$ 0.00          | \$ 0.00           | \$ 0.00          |
| <b>GENERAL UNSECURED PAYMENTS:</b>  | \$ 97,866.04     | \$ 9,445.87       | \$ 0.00          |

**Disbursements:**

|                             |              |              |
|-----------------------------|--------------|--------------|
| Expenses of Administration  | \$ 6,526.89  |              |
| Disbursements to Creditors  | \$ 11,473.11 |              |
| <b>TOTAL DISBURSEMENTS:</b> |              | \$ 18,000.00 |

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 05/23/2023

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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